

Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Minnesota and Blue Plus<sup>®</sup> are nonprofi independent licensees of the Blue Cross and Blue Shield Association

 Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
 Coverage Period: 1/1/2024 – 12/31/2024

 Blue Plus Metro MN Gold Prescription Copay \$1100 AI/AN Limited Cost Share Reduction Plan 455b
 Coverage for: Individual/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit bluecrossmn.com or call 1-800-531-6685. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-531-6685 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 Indian Health Care Provider (IHCP) or with IHCP <u>referral</u> at non-IHCP \$1,100 individual / \$3,300 family <u>in-network</u> Blue Plus Metro MN providers \$20,000 individual / \$40,000 family <u>out-of-network</u>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. This <u>plan</u> has an embedded <u>deductible</u> . If you have other family members on the <u>plan</u> , each family member must meet their own individual deductible until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Well child, prenatal care, and <u>in-network</u> preventive care services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	<ul> <li>\$0 Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP</li> <li>\$7,500 individual / \$15,000 family <u>in-network</u> Blue Plus Metro MN providers</li> <li>Not applicable; there is no <u>out-of-network</u> limit.</li> </ul>	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. This <u>plan</u> has an embedded <u>out-of-pocket limit</u> . If you have other family members in this <u>plan</u> they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count towards the <u>out-of-pocket</u> limit.
Will you pay less if you use an <u>in-network provider</u> ?	Yes. Your networks are IHCP or Blue Plus Metro MN. See bluecrossmn.com/metromnnetwork or 1-	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a provider in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and

Important Questions	Answers	Why This Matters:
	800-531-6685 for a list of <u>in-network providers</u> .	you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>in-network</u> <u>provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge	20% coinsurance	50% <u>coinsurance</u>	None
If you visit a health care	<u>Specialist</u> visit	No charge	20% coinsurance	50% <u>coinsurance</u>	None
If you visit a health care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge	No charge	Well child: No charge Adult: 50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
lf you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	50% <u>coinsurance</u>	May require prior authorization.
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	50% <u>coinsurance</u>	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at bluecrossmn.com/individ ualdruglist2024	Tier 1 drugs	No charge	\$20 <u>copay</u> /prescription (retail) or \$60 <u>copay</u> / prescription (mail service & 90dayRx retail), <u>deductible</u> does not apply	Not covered	Covers up to 31-day supply (retail prescription); 93-day supply (mail service prescription and 90dayRx retail prescription). Insulin listed on Tier 1 and Tier 2 of the covered drug list is covered at zero cost-sharing.
	Tier 2 drugs	No charge	\$60 <u>copay</u> /prescription (retail) or \$180 <u>copay</u> / prescription (mail service & 90dayRx	Not covered	The value of drug coupons you use will not count towards <u>cost sharing</u> or <u>out-of-pocket limits</u> . Drugs and drug tiers on the formulary may change

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>bluecrossmn.com/commercialplandocuments</u>

	What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
			retail), <u>deductible</u> does not apply		with notice. May require prior authorization.
	Tier 3 drugs	No charge	\$180 <u>copay</u> /prescription (retail) or \$540 <u>copay</u> / prescription (mail service & 90dayRx retail), <u>deductible</u> does not apply	Not covered	
	Tier 4 <u>specialty drugs</u>	No charge	\$540 <u>copay</u> /prescription (retail), <u>deductible</u> does not apply	Not covered	Covers up to a 31-day supply (participating <u>specialty drug</u> network supplier required). The value of drug coupons you use will not count towards <u>cost sharing</u> or <u>out-of-pocket</u> <u>limits</u> . Drugs and drug tiers on the formulary may change with notice. May require prior authorization.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	50% <u>coinsurance</u>	May require prior authorization.
	Physician/surgeon fees	No charge	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Emergency room care	No charge	20% coinsurance	20% coinsurance	Out-of-network services applies to in-
If you need immediate medical attention	Emergency medical transportation	No charge	20% coinsurance	20% coinsurance	network deductible and out-of-pocket limit.
	Urgent care	No charge	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance	50% <u>coinsurance</u>	May require prior authorization.
	Physician/surgeon fees	No charge	20% coinsurance	50% <u>coinsurance</u>	
If you need mental	Outpatient services	No charge	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Services for marriage/couples

	What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
health, behavioral health, or substance use services	Inpatient services, including residential adult mental health treatment	No charge	20% coinsurance	50% coinsurance	counseling are not covered. May require prior authorization.
	Office visits	No charge	Prenatal care: No charge Postnatal care: 20% <u>coinsurance</u>	Prenatal care: No charge Postnatal care: 50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service or if maternity complications arise, other <u>cost</u>
lf you are pregnant	Childbirth/delivery professional services	No charge	20% coinsurance	50% coinsurance	sharing may apply. Maternity care may include tests and services
	Childbirth/delivery facility services	No charge	20% coinsurance	50% coinsurance	described elsewhere in the SBC (e.g., ultrasound).
	Home health care	No charge	20% coinsurance	Not covered	120 visits per person per benefit period. May require prior authorization.
If you need help	Rehabilitation services	No charge	20% coinsurance	50% <u>coinsurance</u>	Includes physical therapy, speech therapy, and occupational therapy.
If you need help recovering or have	Habilitation services	No charge	20% coinsurance	50% coinsurance	May require prior authorization.
other special health needs	Skilled nursing care	No charge	20% <u>coinsurance</u>	50% coinsurance	Combined 120 days per person per benefit period. May require prior authorization.
	Durable medical equipment	No charge	20% coinsurance	50% <u>coinsurance</u>	May require prior authorization.
	Hospice services	No charge	20% coinsurance	Not covered	None
lf your child needs dental or eye care	Children's eye exam	No charge	No charge	Age 0 through 5: No charge Age 6 through 18: 50% <u>coinsurance</u>	None
	Children's glasses	No charge	20% coinsurance	Not covered	Maximum of one standard frame and one pair of lenses or one pair of contact lenses or one year supply of

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					disposable contact lenses per calendar year for members age 18 and younger.
	Children's dental check-up	Not covered	Not covered	Not covered	No coverage for these services.
Excluded Services & Other Covered Services:					
Services Your <u>Plan</u> Genera	ally Does NOT Cover (Check	your policy or p	lan document for more ir	nformation and a list	t of any other <u>excluded services</u> .)
<ul> <li>Abortion (except in cas when the life of the mo</li> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> </ul>	· · · · · · · · · · · · · · · · · · ·	Drugs not on th exception is obt Infertility treatm Long-term care	ent	an • Routine • Routine • Weight lo	duty nursing eye care (Adult) foot care oss programs

For more information about limitations and exceptions, see the plan or policy document at bluecrossmn.com/commercialplandocuments

Chiropractic care

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U.S.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

• Hearing aids

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Minnesota Department of Health at 1-800-657-3916. For more information on your rights to continue coverage, contact Blue Plus at 1-800-531-6685. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.mnsure.org</u> or call 1-855-366-7873.

Your Grievances and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Minnesota Department of Health at 1-800-657-3916.

## Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### Does this plan meet the Minimum Value Standards? Not Applicable

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-902-2583.

#### To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

\$0

0%

0%

0%

### Peg is Having a Baby (9 months of in-network pre-natal care and a

hospital delivery)

\$0

0% 0%

0%

The <u>plan's</u> overall <u>deductible</u>
Specialist coinsurance
Hospital (facility) coinsurance
Other coinsurance

# This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$60

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-
controlled condition)

The <u>plan's</u> overall <u>deductible</u>
Specialist coinsurance
Hospital (facility) coinsurance
Other <u>coinsurance</u>

## This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

# Total Example Cost \$5,600

# In this example, Joe would pay:

Cost Sharing			
Deductibles	\$0		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$20		

# Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The plan's overall deductible	\$0
Specialist coinsurance	0%
Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)

Total Example Cost	\$2,800
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### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

## Notice of Nondiscrimination Practices Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: <u>Civil.Rights.Coord@bluecrossmn.com</u>
- by mail at: Nondiscrimination Civil Rights Coordinator

Blue Cross and Blue Shield of Minnesota and Blue Plus M495 PO Box 64560 Eagan, MN 55164-0560

• or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services

200 Independence Avenue SW Room 509F, HHH Building Washington, DC 20201

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

# Language Access Services:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ္ခါကတိၤကညီကျိုာ်စီး, တါကဟ္ဉ်န်းကျိုာ်တာမ်းစားကလိတဖဉ်နှဉ်လီး. ကိုး 1-866-251-6744 လ၊ TTYအဂ်ိါ, ကိုး 711 တက္နါ.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 9123-566-566-1. للهاتف النصى اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文,我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY),請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

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한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłťi go saad bee yáťi ' éí ťáájíík'e bee níká'a'doowołgo éí ná'ahooťi'. Kojį éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jį' béésh bee hodíílnih.